

Figure 1b is an overview description of the operational model of the present invention wherein a buyer purchases a commodity from a commodity seller and a financial instrument from a financial instrument broker.

5 Figure 2a illustrates one embodiment of the present invention in which a financial instrument is in place guaranteeing delivery of electrical power and there is no interruption.

Figure 2b illustrates one embodiment of the present invention in which a financial instrument is in place guaranteeing delivery of electrical power and there is an interruption.

10 Figure 3a illustrates one embodiment of the present invention in which a financial instrument is in place guaranteeing delivery of natural gas and there is no interruption.

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Figure 3^b~~a~~ illustrates one embodiment of the present invention in which a financial instrument is in place guaranteeing delivery of natural gas and there is an interruption.

15 Figure 4 is a flowchart illustrating the method steps of one embodiment the present invention.

Figure 5a is a diagram illustrating the use of a client computer to contact a commodity seller computer to carry out the present invention

20 Figure 5b is a diagram illustrating the use of a client computer to contact a commodity seller computer and a financial instrument seller computer to carry out the method of the present invention.

Figure 6 is a flowchart illustrating the method steps of one embodiment of the present invention.